PATENT APPLICATION
Docket No.: 13660.35

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Steven B. Smith	
Serial No.:	10/677,608	Art Unit 3609
Filing Date:	October 2, 2003	
Title:	Allocating Funds for Payment of Transactional Account Statements	Conf. No. 8952
Examining Attorney:	Benjamin S. Fields	

AMENDMENT AND RESPONSE

Mail Stop Amendment
Honorable Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed August 03, 2007 for the above-referenced matter. Please amend the patent application as follows:

Amendments to the claims begin on page 2 of this document.

Remarks begin on page 5 of this document.